

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: James I. Mahaney et al.  
Serial No.: 10/774,058  
Filed: February 6, 2004  
Examiner: Samica L. Norman  
Art Unit: 3694  
Confirmation No.: 4821  
Title: *Method for Maximizing Retirement Income Using Financial  
Bridge Products and Deferred Social Security Income*

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

In response to the Notice of Non-Compliant Amendment which was electronically mailed October 21, 2008, Applicants respectfully submit the following list of claims to replace the claim listing in Applicants' Response filed on September 22, 2008. This replacement list of claims includes the text of all pending claims, including withdrawn claims: